

**Tobie Stanger** is a senior editor at Consumer Reports. She has covered personal finance topics for Consumer Reports for 25 years. Currently, she focuses on retirement, including choosing the right financial adviser; maximizing Social Security; attaining and maintaining financial security; preventing and avoiding scams and exploitation; smart spending; and leading a satisfying lifestyle in later years. She also writes about tax planning and preparation; estate planning; managing credit and debt; and the purchase and use of various insurance products.

Prior to joining Consumer Reports, Ms. Stanger worked as a business and personal-finance reporter at The Asbury Park Press, and at the Daily Record of Morris County, N.J.

Tobie Stanger has an M.B.A. from Columbia Business School and a masters degree in journalism from Columbia Journalism School, both in New York. She is a graduate of Bryn Mawr College in Pennsylvania.